

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security

Assumption of Executory Contract or Unexpired Lease

Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

Wanda Balfour,

Case No.:

19-21277

Judge:

CMG

Debtor(s)

Chapter 13 Plan and Motions

Original

Modified/Notice Required

Date: 5 / 14 / 2021

Motions Included

Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

DOES DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: DCG

Initial Debtor: WB

Initial Co-Debtor:

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 1,289.00 per month to the Chapter 13 Trustee, starting on June 1, 2021 for approximately 49 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: _____

Refinance of real property:

Description:

Proposed date for completion: _____

Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. Other information that may be important relating to the payment and length of plan:

The debtor has paid \$8,934.00 into her Plan to date. The debtor's Trustee payment arrears are to be paid through this Modified Plan. The debtor is extending her Plan by 12 months as authorized under the CARES Act.

Part 2: Adequate Protection NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 0.00.
DOMESTIC SUPPORT OBLIGATION		
Chapter 13 Trustee	Trustee Payment Arrears	\$8,000.00
IRS	Federal Taxes	\$13,646.29
State of New Jersey	State Taxes	\$1,002.16

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Bank of America	2014 GMC Yukon	\$23,037.60	\$20,370.00		\$20,370.00	4.69%	\$23,307.60
Toyota Motor Credit	2015 Lexus	\$31,780.92	\$20,000.00		\$20,000.00	4.5%	\$22,371.60

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C. 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan NONE

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan
Wells Fargo for Bobs Furniture	Furniture	\$1,506.28

Part 5: Unsecured Claims NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- Not less than \$ _____ to be distributed *pro rata*
 Not less than _____ percent
 Pro Rata distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Bank of America	2014 GMC Yukon	\$23,037.60	\$20,370.00	\$20,370.00	\$2,667.60
Toyota Motor Credit	2015 Lexus 200C	\$31,780.92	\$20,000.00	\$20,000.00	\$11,780.92

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- Upon confirmation
 Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Secured Claims
- 3) Priority Unsecured Claims
- 4) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee is, is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 6 / 16 / 2019.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
<p>1. To extend the debtor's Plan by 12 months under the CARES Act.</p> <p>2. To change the debtor's Trustee payment.</p>	<p>1. Added 12 months to the debtor's Plan.</p> <p>2. The debtor's Trustee payment was amended to \$1,289.00 to reflect her new budget after losing one of her jobs.</p>

Are Schedules I and J being filed simultaneously with this Modified Plan?

Yes No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 5 / 14 / 2021

/s/ Wanda Balfour
Debtor

Date: _____

Joint Debtor

Date: 5 / 14 / 2021

/s/ Donald C. Goins, Esq.
Attorney for Debtor(s)

In re:
Wanda Balfour
Debtor

Case No. 19-21277-CMG
Chapter 13

District/off: 0312-3
Date Rcvd: May 19, 2021

User: admin
Form ID: pdf901

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The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2021:

Recip ID	Recipient Name and Address
db	+ Wanda Balfour, 8206 Emily Lane, Carteret, NJ 07008-2176
518285253	BANK Of America, NA, PO Box 2284, Brea, CA 92822-2284
518285254	BOA, Mullooney, Jeffrey Rooney & Flynn, LLP, PO Box 936, Syosset, NY 11791-0079
518397081	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
518406028	+ CCCB, PO Box 1750, Whitehouse Sta, NJ 08889-1750
518285256	CITIBANK, N.A., C/O Tenaglia & Hunt, P.A., 395 W Passaic St Ste 205, Rochelle Park, NJ 07662-3016
518285257	COMENITYAshley Stewart, PO Box 659705, San Antonio, TX 78265-9705
518394977	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518285260	Englewood Health Phys. Ntwk, PO Box 14000, Belfast, ME 04915-4033
518285262	Harvey R. Gross, MD, CC&CB, PO Box 1750, Whitehouse Station, NJ 08889-1750
518323419	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518285265	Lending Club Bank, CCS, Inc., 63 E 11400 S # 408, Sandy, UT 84070-6705
518285268	Midland Funding, LLC, 7 Entin Rd # C, Parsippany, NJ 07054-5020
518285269	Northland Group, Inc., PO Box 390846, Minneapolis, MN 55439-0846
518285270	One Main Financial, 4959 SR 64 East, Bradenton, FL 34208
518285271	RWJ Rahway at Carteret, 2006 Swede Rd Ste 100, Norristown, PA 19401-1787
518404932	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
518285272	State of NJ Dept. Of Labor, PO Box 650, Trenton, NJ 08646-0650
518285275	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, TOYOTA MOTOR CREDIT, 4 GATEHALL DR STE 350, PARISPPANY, NJ 07504-0000
518319016	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518318555	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
518285276	United Collection Bureau, Inc., 5620 Southwyck Blvd Ste 206, Toledo, OH 43614-1501
518285277	WELLS FARGO BANK, N.A., PO Box 5132, Sioux Falls, SD 57117-5132
518397066	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 24

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 19 2021 20:58:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 19 2021 20:58:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518285258	Email/PDF: creditonebknotifications@resurgent.com	May 19 2021 22:18:53	CREDIT ONE BANK, PO BOX 98873, LAS VEGAS, NV 89193-8873
518285255	Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 19 2021 22:18:51	Capital One BanK (USA), N.A., PO BOX 71083, CHARLOTTE, NC 28272-1083
518317554	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	May 19 2021 22:19:01	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518285259	Email/Text: mrdiscen@discover.com		

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518285267	Email/PDF: Citi.BNC.Correspondence@citi.com	May 19 2021 20:56:00	DISCOVER BANK, PO 15316, WILMINGTON, DE 19850-5316
518403696	Email/Text: bnc-quantum@quantum3group.com	May 19 2021 22:18:57	Macy's, PO Box 9001094, Louisville, KY 40290-1094
518297100	Email/Text: mrdiscen@discover.com	May 19 2021 20:58:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518285261	+ Email/PDF: bankruptcy@ncfsi.com	May 19 2021 20:56:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518285263	Email/Text: sbse.cio.bnc.mail@irs.gov	May 19 2021 22:18:57	GECRB / Walmart, 110 S. Jefferson Road, Ste 104, C/O New Century Financial, Whippany, NJ 07981-1038
518285264	Email/Text: PBNCNotifications@perituservices.com	May 19 2021 20:57:00	IRS, PO Box 69, Memphis, TN 38101-0069
518285266	+ Email/PDF: resurgentbknotifications@resurgent.com	May 19 2021 20:56:00	Khol's Payment Center, PO Box 2983, Milwaukee, WI 53201-2983
518297659	Email/PDF: resurgentbknotifications@resurgent.com	May 19 2021 22:16:18	LVNV FUNDING, LLC, PO BOX 10497, GREENVILLE, SC 29603-0497
518363297	+ Email/Text: bankruptcydpt@mcmcg.com	May 19 2021 22:16:19	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518377089	+ Email/PDF: cbp@onemainfinancial.com	May 19 2021 20:58:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
518551352	+ Email/Text: bankruptcies@orangelake.com	May 19 2021 22:16:05	OneMain, PO Box 3251, Evansville, IN 47731-3251
518404894	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 19 2021 20:56:00	Orange Lake Resorts, 8505 W. Irlo Bronson Memorial Hwy., Kissimmee, FL 34747-8217
518285273	Email/PDF: gecsed@recoverycorp.com	May 19 2021 22:18:56	Portfolio Recovery Associates, LLC, c/o Gap, POB 41067, Norfolk VA 23541
518285274	Email/PDF: gecsed@recoverycorp.com	May 19 2021 22:16:08	SYNCB/GAPDC, PO Box 965005, Orlando, FL 32896-5005
518286292	+ Email/PDF: gecsed@recoverycorp.com	May 19 2021 22:18:48	SYNCB/LORD & TAYLOR, PO BOX 965015, ORLANDO, FL 32896-5015
		May 19 2021 22:17:27	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518297877	*	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Donald C. Goins	on behalf of Debtor Wanda Balfour dcgoins1@gmail.com G25787@notify.cincompass.com
Rebecca Ann Solarz	on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmllawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5